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What girls live on - and how: a study of the expenditures of a sample group of girls employed in Cincinnati in 1929, by Frances R. Whitney ... Cincinnati, Consumers' league of Cincinnati, 1930.
52 p. 22½ cm.

Bibliography: p. 42.

ONLY ED

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TECHNICAL MICROFORM DATA

FILM SIZE: 35mm REDUCTION RATIO: 11:1 IMAGE PLACEMENT: IA (IIA) IB IIB

DATE FILMED: 5-7-97 INITIALS: KLB

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BIBLIOGRAPHIC IRREGULARITIES

MAIN ENTRY: Whitney, Frances R.

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What Girls Live On—and How

A Study of the Expenditures of a Sample Group of Girls Employed in Cincinnati in 1929

By

FRANCES R. WHITNEY
Executive Secretary, The Consumers' League of Cincinnati

Published By

The Consumers' League of Cincinnati
1024 Provident Bank Building
CINCINNATI, OHIO

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CONTENTS

Page

Foreword 5

Introduction 6

Method of Procedure 7

Grouping According to Wages 9

Grouping According to Occupations 10

Grouping According to Residence 11

Expenditures for Various Items of Budget 12

- Room and Board 12
- Food 15
- Clothing 19
- Personal Maintenance 23
- Health 25
- Leisure Time Activities 25
- Insurance 27
- Savings 27
- Gifts 28
- Miscellaneous 29

Total Median Expenditures, Three Wage Groups 31

HOW Girls Live on $13 a Week 33

Suggested Budget Providing Minimum Health and Self-respect Standard 34

Revision of Budget for Higher-Wage Girl 38

Conclusion 41

Bibliography 42

Addenda:

- Expenditures of a Small Group of Negro Girls 43
- Guide to Daily Selection of Food 47
- Schedule Used in Interviews with Employed Girls 50

Foreword

This investigation has been made possible by the co-operation of a number of individuals and groups with the staff of the Consumers' League. We acknowledge with gratitude the help of Miss Rosamond C. Cook and Miss Eleanor R. Maclay of the School of Household Administration of the University of Cincinnati, in dealing with the subjects of clothing and food, and in arriving at the suggested budgets included; and thank Miss Dorothy Sachs Harrow, Miss Marguerite Wycoff, Miss Frieda Schwenkmeyer, Miss Pearlie Reed, and Miss Ethel Sewell for their careful and tactful work in interviewing girls. We also express our appreciation of the gift of time for statistical work by several students in the School of Household Administration, and of the aid of the various individuals, organizations and employers who assisted us in other ways to obtain the information presented in the following pages.

EDWIN G. BECKER, President.

Introduction

"How do girls manage to live on $13 a week?"—is a question often asked by those alive to social well-being. To find at least a partial answer to that question, the Consumers' League, during the summer and early fall of 1929, interviewed personally a group of girls and women employed at a variety of occupations in Cincinnati and the nearby suburbs.

Though the number of girls reached was small, we felt that the material obtained as the result of conversation between worker and interviewer was more complete and accurate than a greater amount of data secured by the questionnaire method might have been. Through the personal interview opportunities developed to check and verify statements made, thus increasing the scope and accuracy of our compilation.

The girls interviewed were, in a sense, a picked group. Their names and addresses had been obtained from the Industrial Department of the Y. W. C. A., from other girls' clubs, from organized homes for girls, from employers, from social agencies and from trade unions.

As a result of this method of selection, the data obtained represent, with a few exceptions, the economic condition of girls better situated than those receiving the lowest wage paid locally to working women. This statement is not a mere generalization. It is based on reports filed by employers with the Department of Industrial Relations of the State of Ohio. According to these figures, there were in Hamilton County in the year 1928, 2,330 females over 18 years of age earning between $5 and $10 a week, and 5,695 females earning between $10 and $12 a week. In fact, 53.6% of the 51,108 girls and women employed in our offices, stores and factories were paid at a weekly wage rate of less than $15.00

In starting this investigation, it had been the hope of the Consumers' League to make personal contact with this group of low wage women. As will be seen in the pages that follow, we did succeed in reaching twenty-nine women earning between $10 and $15, two of whom had during part of the twelve months' period earned wages of $8 and $9 a week. But from that group whose wages lie regularly between $5 and $10 a week no data were obtained.

Much as we regret our inability to present such data, we feel that the obstacles to obtaining it were too serious to overcome. Girls who are earning $8 a week do not have the money or the clothes to join clubs, or to live in organized homes. Their names were not apt to come into our possession either through employers, trade unions, or other girls working with them, who knew them

only as Sally or May. Had we reached them in their homes, it is very probable that they would have hesitated to discuss their problems freely with us, for the low-paid marginal worker lives continually in terror of losing a job, and is correspondingly suspicious.

Though the facts presented, then, refer to girls better off than a very considerable number of women employed in Hamilton County, it is noteworthy that one-half of these hundred girls, selected at random from among the employees of our factories, stores, laundries, offices and other establishments, earned less than $16.50 a week during 1928-29. The struggle to live on a "health and self-respect" standard on less than that income would tax the ingenuity of the best budgeteer—what must it be for the something like 27,000 women who are attempting to support themselves in our community on under $15.00 a week? What does this situation mean to the community in terms of public health, consumer purchasing power and social welfare?

METHOD OF PROCEDURE:

Calls were made by League representatives at the homes of the girls after their working hours, and information obtained on a series of questions covering each girl's expenditures during the preceding twelve months. A copy of the schedule used appears at the close to this study. On being assured that their names and places of occupation would not be divulged, and that the material was being collected for the benefit of girls attempting to get along on scanty earnings, only a very few girls refused to give their personal co-operation.

As the interviews progressed, it was found that practically none of the girls talked with had accurate records of the expenditures. The material secured, therefore, is based upon their memory of purchases and expenses, checked by discussion between the interviewer and the girls, and by totalling the year's income against the total expenditure in each case. Individual schedules which showed a wide discrepancy between income and outgo were discarded. The 100 reports included in the study present as careful a compilation as could be made of the results of these personal conferences.

As evidence of the accuracy of costs stated on personal schedules and for use in setting up suggested budgets, material on certain items of the budget was secured from other sources. The Department of Household Administration of the University of Cincinnati generously lent us aid in shopping for prices on articles of clothing. Three stores of the type ordinarily patronized by employed women were shopped by students in a course in "Consumer Buying for Home and Institution." Each student used as her guide in procuring prices a cut picturing a standard type of coat, dress, hat, etc., with samples of cloth and lining material attached, where feasible. By this method an effort was made to obtain prices on garments as nearly as possible comparable in texture, style and wearing qualities. In spite of this precaution, it must be realized that under

present unstandardized conditions the consumer has no way of knowing whether the material she purchases will give her the service it should, from the standpoint of economic value.

When the prices obtained by these shopping tours were compared with the prices which girls said they had paid for the same articles, it was found that on every item of the clothing budget, the range of store prices included those paid by the girls. This correspondence seemed to establish both the accuracy of the statements on the girls' schedules, and the type of stores selected for shopping.

Another budget item covered by special investigation was that of food. Visits were made to twenty-three eating places in the down-town district and suburbs near the places of employment of the girls, to discover the cost of meals. Included in the twenty-three establishments visited were ten restaurants and cafeterias for workers in factories and stores.

For comparison with expenditures mentioned by girls doing light-housekeeping, the retail cost of a list of foods, selected by the nutrition expert of the School of Household Administration, was computed from the monthly reports of the Bureau of Labor Statistics, U. S. Department of Labor. The monthly prices published by this Bureau on retail food costs in Cincinnati were averaged for the twelve months ending September, 1929, for each article in the selected list. In setting up the suggested budgets appended to this study, these average prices were used to obtain the total cost of the food item in each budget.

The third budget item covered by an additional investigation was that of room cost. Calls were made at twenty-eight rooming houses in the down-town rooming house district, and at twenty-two houses in suburban districts, to secure current rates for room and board, sleeping and light housekeeping rooms. The records of the Room Registry Bureau of the Department of Public Welfare were also consulted. Prices for room and board in the various organized homes for girls, accommodating some 1,000 working girls, were obtained from directors of these homes.

As to such other items of the budget as expenditures for personal maintenance (including dry cleaning, shoe repairing, laundry, use of beauty parlors and car fare) medical or dental care, recreation, insurance, savings, and vacation, the experience of the girls interviewed, coupled with other studies of workers' budgets, seemed a reasonable guide.

Summary of Personal Interviews and Investigations

WAGES:

One hundred girls gave sufficiently complete and accurate information for purposes of comparison. The earnings of these girls ranged from $10 a week up to $25.00 a week.* No girl was included whose earnings for the year averaged higher than $25.00 a week. The distribution, according to wage earned for the greatest number of weeks during the year, was as follows:

Weekly Wage	Number of Girls Earning
$10, but less than $11	1
$11, but less than $12	2
$12, but less than $13	12
$13, but less than $14	8
$14, but less than $15	6
$15, but less than $16	14
$16, but less than $17	10
$17, but less than $18	11
$18, but less than $19	12
$19, but less than $20	3
$20, but less than $21	7
$21, but less than $22	5
$22, but less than $23	4
$23, but less than $24	2
$24 to $25, inclusive	3
Total number	100

It seemed advisable to divide the 100 reports into three groupings, with incomes more nearly similar than the entire 100. On such a basis we see that:

Twenty-nine girls earned between $10 and $15, but not $15 a week.

Fifty girls earned between $15 and $20, but not $20 a week.

Twenty-one girls earned between $20 and $25, but not over $25.00 a week.

Half the 100 girls earned less than $16.50 a week; half more than $16.50. For the lowest wage group, the median wage was $13.00; for the $15 to $20 group—$17.00; and for the highest wage group—$21.50.

AGE:

In age, the girls ranged from 17 to 55. Only three 17-year-old girls were included, all in the lowest-wage group. There were twenty girls of 18 and 19, and five between the ages of 30 and 55. One woman of 55 earned a wage of $15.00 a week. The majority of the girls were in their twenties.

*As stated in the Introduction, two girls earned $8 and $9 a week for part of the twelve months' period.

OCCUPATIONS:

Thirty-seven of the 100 girls interviewed were employed in factories, and thirty-six in offices. According to general type of employment and wages, the grouping is:

Type of Employment	$10 to $15 Group	$15 to $20 Group	$20 to $25 Group	All Groups
Stores	3	2	2	7
Factories	12	22	3	37
Laundries	3	1	5	9
Offices	6	20	10	36
Miscellaneous	5	5	1	11
	29	50	21	100

In the lowest-wage group, the specific occupations at which girls were working were: Wrapping bundles and selling in stores, serving food in a plant cafeteria, typing and clerical work; soliciting over telephone; telephone operating; labeling bottles; ironing handkerchiefs, molding and classifying in laundries; scaling in a bakery, wrapping cakes; assembling, operating machines in paper-bag, butter-making, dress, metal products, and box-making establishments.

In the $15 to $20 group, there was an almost equal distribution between factory and office work. The factory workers were employed as stitchers and gluers of boxes, soap, olive, and candy packers, quilt batting rollers, job press operators, bindery workers, sorters, assemblers, riveters, solderers, and inspectors. The miscellaneous section of this group was made up of switchboard and telephone operators.

The best-paid group included several stenographers and sales-girls, a hotel clerk, a laboratory assistant, a checker, a presser and a forelady in a laundry, a bindery woman, and two women employed in the clothing industry. Two of the industrial workers were members of labor unions.

LENGTH OF EMPLOYMENT:

The length of time employed at the current job varied from eleven weeks to fifteen years. One woman of 33, earning $18 a week, had been working as a machine operator for fifteen years. Eight others, one of whom earned $18 and the other seven between $15 and $18 a week, had been employed at the same job for four, five, seven, or ten years.

Of the twenty-nine girls earning less than $15 a week, seven had changed jobs at least once during the year. Five of the fifty girls earning between $15 and $20 had had two jobs in the twelve months, and one had had three, but not one of the highest-paid group of twenty-one had changed from one job to another in the period under investigation. Whether or not this showed a relationship between lower wages and turnover, or whether the greater stability of the better-paid worker was a matter of personal adjustment, is an interesting subject for speculation.

TIME LOST:

A comparison of time lost, by wage groups, is also suggestive. The favorable status of the entire group is evident from the fact that forty-three out of the 100 girls lost no pay through unemployment during the twelve months' period. Eighteen of the twenty-nine girls in the $10 to $15 group, however, were unemployed, losing from two days' to four and a half months' pay. In eleven of these cases, unemployment lasting from two weeks to the maximum period—four and one-half months, was due to layoffs. In the $15 to $20 wage group, more than half of the girls (twenty-seven) lost time from work, in seven cases because of illness, and in the remaining twenty instances because of layoffs lasting from a few days to sixteen weeks. Seven of the $20 to $25 group lost from half a week to six and a half weeks. Six weeks was the longest period for which pay was lost because of lack of work among these better-paid workers.

While it is recognized by some statisticians that conclusions drawn from an analysis of as many as 100 cases might merely be repeated on a larger scale if the number of cases were increased, we may not draw sweeping deductions either as to wages generally paid to women for certain types of work in Cincinnati or on any other point, from the data collected in this investigation. We recognize the fact that the group of girls interviewed was not necessarily representative, either as to type of occupation or proportion of the 100 girls employed at the occupations included.* These classifications are presented merely as important material relative to this particular group of 100 working women, and not as widely indicative of general conditions throughout industry and business in Cincinnati.

TYPE OF RESIDENCE:

We are inclined to believe, however, that as relates to housing, our findings do correspond with the general situation in one particular. More than half of the 100 girls were found to be living at home. If a specific investigation were made of the living arrangements of all girls earning less than $25.00 a week, it seems to us highly probable that an even greater proportion than 50% of Cincinnati's working women would be found housed with their families. Those who are acquainted with the conservative character of Cincinnati's working population and with the industrial and business activities of this locality will undoubtedly agree with this statement.

Grouped in the three wage classifications, the residences of the girls were as follows:

Wage Group	Living at Home	In Organized Home For Girls	In Rented Sleeping or Light Housekeeping Rooms or Boarding Houses
$10 to $15	21	4	4
$15 to $20	20	18	12
$20 to $25	11	7	3
Totals	52	29	19

* See Page 6.

Expenditures for Various Items of Budget

ROOM AND BOARD

Rates paid for room and board did not uniformly increase with higher earnings nor did they correspond with prevalent conceptions of the comparative cost of this budget item for girls living under differing conditions. The range of expenditure per week for room and two meals (breakfast and dinner) was as follows:

Weekly Expenditure—Room and Board

Type of Residence	Wage Group $10 to $15 a week	$15 to $20 a week	$20 to $25 a week
At home	$4.25 to $8.00	$3.64 to $12.00	$3.75 to $17.72
Organized homes for girls	$5.20 to $9.50	$6.25 to $10.00	$6.50 to $10.75
Rented sleeping, light housekeeping rooms or boarding house	$7.00 to $8.00	$6.00 to $ 9.00	$4.00 to $11.50

Half of the low-wage group spent under $6.75 for shelter and two meals; half spent more than $6.75 per week. The median expenditure for the $15 to $20 group was $7.50 and for the $20 to $25 group—$8.25 a week.

It should be noted that several of the girls living at home made a practice of turning over their entire wages to their mothers, instead of paying a regular rate for room and board. In such instances as this, the only way we could arrive at the cost of room and board was to total the girl's expenditures for the year for all other items of the budget, and after deducting this total from her income, consider the balance as her expenditure for room and board, even though it actually covered more than these items of the budget. In the low-wage group, the figure thus arrived at varied from $4.25 to $7.62 a week, with three out of five girls contributing around $5.25 a week, in return for their food and lodging. In the $20 to $25 wage group, the high figure of $17.72 shown in the table above, was what the contribution of a girl earning $20 a week, and giving her mother all her wages, amounted to, after all other expenditures had been deducted from her yearly earnings. One other girl in this group turned over her wages to her mother, paying the equivalent of $4.25 a week for room and board. Only one girl in the $15 to $20 wage group reported that she gave her mother all her earnings, and her room and board item amounted to $8.00 a week.

Comparison of the amount paid by girls living at home for board and room, with that paid by girls living in rented rooms or organized homes, showed that these girls had less advantage in this particular than is the usual conception. **Out of the twenty-one girls in the lowest-wage group living at home, eight paid $7.00 and over for food and shelter, and all but one paid over $5.00 a week.** It must be remembered, of course, that because they lived at home, these girls were saved certain expenditures for washing and mending materials, laundry charges, and sometimes toilet articles, which girls living in rented rooms might have to make. On the other hand it will be evident in discussing some of the other budget items that these low-wage girls were in reality skimping on expenditures for other budget items to contribute toward the family's support.

ORGANIZED HOMES:

More than a quarter of the girls interviewed lived in organized residences for girls—such as the Anna Louise Inn, the Y. W. C. A. (Central and Norwood Branch), the Fontbonne, the Emmanuel Girls' home, Esther Hall and Eleanor Lodge. The lowest charge per individual for a double room and weekly board in any of these homes is $5.00 a week, or, in case a girl cannot possibly pay as much as that, 10% of monthly wages. For a single room and board, in homes furnishing three meals, the lowest rate is $6.00. Maximum rates for single rooms run up to $6.00 for some particularly desirable rooms with bath, in two of the larger homes. In these two homes, permanent residents purchase a meal ticket costing $2.25 or $3.00, for use in the cafeteria. This ticket must usually be considerably supplemented to cover the week's food. In several of the institutions a supplementary charge is made for the use of the laundry, at a rate varying from 10c to 20c a week.

Only one of the girls included in this study was paying approximately the minimum rate charged for room and board in an organized home. Half the girls earning under $20.00 were paying $6.75 a week, and the other half less than this amount (in every case but one, between $6.00 and $6.75). Two girls earning $14.00 and $15.00 were paying $9.50 a week for room and three meals. In each of these cases other items of the budget were much lower than average. Among the girls in the highest wage-group living in organized homes, the median rate paid for room and board was $8.15.

A girl who pays $6.75 a week for room and board in any of these organized institutions possibly obtains more attractive living quarters, in a better neighborhood, than if she rented a sleeping or light housekeeping room at the same price. The number of girls who can be housed in this way, however, is limited to around 1,000 (out of more than 22,816 white women between the ages of 16 and 45 employed in Cincinnati).* Age and wage limits also exclude certain women from some of these residences.

*See Census, Vol. IV, Table 22. P-459.

Effective also as a selective influence is the spending capacity of girls earning less than $15 a week. The cost of residence in these homes is one factor in leading the really low-wage girl to seek other living arrangements.

Theoretically, an organized home for girls offers the cheapest living accommodations possible to find. In the majority of instances, these institutions pay no taxes, and as they do not charge up interest on the capital invested as one of their operating expenses are in a position to offer food and shelter at lower rates than self-supporting establishments. In fact, because such homes are thus subsidized by the State and by private contributions, we find organizations like the Association to Promote Proper Housing for Girls, in New York City, taking a stand against them. In her annual report for the year ending January 1, 1928, the president of this organization says: "We do not approve of subsidized homes where subscriptions or tax exemption not only make a low board possible, but unfortunately tend to keep wages down and are consequently economically unsound." As an evidence that this is something more than destructive criticism, it may be said that a club run under this Association's management paid into the organization's trust fund for the year 1927 a sum covering 7% on the original investment, used for amortization of mortgage, taxes, insurance and repairs, outside of meetng its running expenses.

But to return to local conditions. A moment's reflection will show that a girl earning $8, $9, $10, or $11 a week must, at least, make an effort to find room and board for less than $6.75, or even $6.00 a week. She will canvass the possibilities of living in a rented sleeping or light houskeeping room, in the hope of saving money.

Only nineteen girls living in rented sleeping or light housekeeping rooms or boarding were reached in this investigation. Twelve of these girls were in the group earning between $15 and $20. The median expenditure of all these girls for food and shelter, regardless of wages, was $7.00 a week.

Realizing that the experience of these girls would not help out the girl unable to afford residence in an organized home, we supplemented this experience by further investigation. We made visits to twenty-eight houses in the down-town section of the city and to twenty-two in the suburbs, to discover whether decent living quarters and nourishing food could be anywhere secured at a price appreciably less than $6.75 a week. The two cost factors, room and food, had of necessity to be considered separately.

STANDARDS FOR ROOMS:

Our standard of residence "decency" was as follows: The house should be located in a respectable residential or semi-residential neighborhood, free from excessive noise or offensive odors, and accessible to transportation. The premises should be clean and

in good repair. The room itself should (1) be entered without passing through another sleeping room or apartment; (2) have a closeable door; (3) have at least one window of good size, opening on the outside air; (4) have sufficiently good artificial light to permit reading without eye strain; (5) be comfortably heated in winter; (6) have livable, not shabby furnishings, including one comfortable chair, and a bed at least 30 inches wide. There should be a toilet and wash bowl with hot and cold running water for every ten rooms, also one bath or shower for the house. Fire exits should be adequate. It is desirable that there be a reception room where girls may entertain guests, and an opportunity for laundering clothes.

In the down-town rooming-house district, it was very difficult to find houses and rooms meeting all the standards. Some of the houses were out of repair, and the halls, bath rooms and bedrooms dirty. In several instances there were outdoor toilet facilities only. The character of one neighborhood was revealed when landladies said they wouldn't take any girls unless they were working—the police made too much trouble.

To reach an estimate of the cost of a single room in the down-town district, twenty-three rooms were used. The median rent of this group was found to be $4.00 a week. For a double room down-town, $6.50 seemed to be the median price, or $3.25 per person. The median rent of forty-four light housekeeping rooms in this section was $7.00 a week, or $3.50 per person.

In the suburbs, prices averaged $5.00 a week for a single room, and $3.75 per person for a double room or a light housekeeping room used by two people. Opportunities to secure room and board together—very scarce down-town—were offered in the suburbs at rates ranging from $6.00 to $8.00 a week in Lockland, Walnut Hills, and Norwood.

On the basis of this limited survey, checked with other records, we would estimate that the minimum expenditure at which a girl could obtain a moderately desirable room without board in Cincinnati at the present time (and very few such rooms exist in the basin of the city) would be:

	Down-town	Suburbs
Single room	$4.00 a week	$5.00 a week
Double room	$3.25 each per week	$3.50 each per week
Light housekeeping room	$3.50 each per week	$3.50 each per week

FOOD

Because so small a proportion of the girls included in this study paid for all their meals and their rooms separately, we could draw but little upon their experience in estimating the necessary expenditure for food. Fifty-six of the 100 girls, however, did buy their lunches, and their median expenditure for lunch was 25 cents daily.

The remainder, forty-four girls, either went home for lunch, took their lunch from home, had lunch included with their jobs, or paid for it as a part of their weekly board. A few spent from 10c to 50c a week for extra food—Sunday evening supper, or additions to their home lunch.

It was interesting to discover that only six of the twenty-one girls living at home, in the group earning from $10 to $15 a week, as compared with eighteen out of twenty in the group earning between $15 and $20, spent money for lunch. This is one of several savings which supply the answer to our original question—"How Do Girls Manage to Live on $13 a Week?"

Our visits to twenty-three eating places, including restaurants, cafeterias, drug stores, sandwich shops, and plant cafeterias or restaurants, showed that the following types of lunches could be obtained at a cost of 25 cents.

1. Cream soup, or hot milk to drink—"single" sandwich.
2. Toasted "doubledecker" with lettuce and tomato—milk.
3. Creamed vegetable, bread and butter; simple dessert, such as plain cake or fruit; coffee or tea.
4. Vegetable soup with crackers. Custard pie or fruit, or simple pudding—milk.
5. Vegetable plate: potato or starchy vegetable, spinach or other green one, beets, carrots or other roots. Roll and butter. Milk or fruit dessert.
6. Spaghetti with tomato—bread and butter. Milk. Fruit salad
7. Two vegetables. Bread and butter. Coffee or tea. Ice cream.

Very possibly the lunches selected by the girls may not have been as well balanced as these from a dietetic standpoint, but at least these choices were possible and are suggested by the Nutrition Department of the School of Household Administration. At greater cost than 25 cents more salads and fruits could be added to advantage, and milk or ice cream would be a desirable addition for an underweight person.

In order to arrive at the minimum cost of three meals a day, seven days in the week, for a girl with low income, the food allowance worked out for an adult in connection with the study entitled "Spending the Family Income," made by the Living Costs Committee of the Cincinnati League of Women Voters in 1928, was used. This list of foods was actually tried by a number of dependent families under the supervision of the Nutrition Department, School of Household Administration. It was found "to be adequate in kinds and amounts, and to provide meals which were palatable and satisfying," to quote the report. As a suggested allowance it is applicable to all girls, whatever their type of residence, but especially is valuable to girls living in light housekeeping rooms.

FOOD ALLOWANCE FOR ACTIVE ADULT PER WEEK

(Providing 2800 calories)

Food	Amount Per Week		Cost*
Milk	4	quarts	$0.56
Cereals:			
Oats	6	ounces	.03
Wheat flour	5	ounces	.017
Cornmeal	2	ounces	.006
Rice	1	ounce	.006
Bread	3	pounds	.258
Eggs	3		.112
Meat	2½	pounds	.87
Fats	¾	pound	.187
(Butter, butter substitutes, lard)			
Vegetables:			
Potatoes	3	pounds	.09
Leafy	3	pounds	.09
(Lettuce spinach, kale)			
Roots	8	ounces	$0.023
(Carrots, beats, turnips, and parsnips)			
Cabbage	8	ounces	.026
Legumes	8	ounces	.068
(Peas, beans, peanuts)			
Tomatoes (canned)	12	ounces	.108
Fruit:			
Oranges	2		.074
Apples	3	pounds	.210
Dried	1	pound	.147
Sugar	1	pound	.068
Coffee	5	ounces	.144
Accessories			.10
Total cost of list of foods			**$3.19**

These quantities of foods are suggested for girls in the teens and the early twenties, and for those engaged in active muscular work. A reduction of 400 calories might be made for the grown adult with a more sedentary occupation.

As one considers this suggested list for the light housekeeping girl, it is evident that the possibility of getting along at this cost for the food allowance depends upon several other factors. In the first place, the girl would have to share her room with a roommate in order to use some of these foods to advantage, and without waste. The two girls would have to exercise very great care in the purchase and preparation and preservation of all foods; otherwise neither the amount nor the money allowance would sufficient.

The food allowance suggested at a cost of $3.19 a week applies to three meals a day, seven days a week. Since almost all girls living in light housekeeping rooms purchase their lunches out, and prepare only breakfast and the evening meal in their rooms, the total cost of food for the week must be changed to allow for this. If the girl who buys her lunch each day selects that meal wisely,

*Computed by using the average of the Bureau of Labor Statistics' monthly retail prices of foods in Cincinnati, for the twelve months beginning October, 1928, and ending September, 1929.

the following reduction will be possible in the suggested food allowance for the week:

Amount of Milk—⅓ to ½, if a milk drink, cream soup or milk desert is eaten at noon.
Cereals, about ¼.
Bread, ⅓ to ½, depending upon whether sandwiches are frequently eaten at noon.
Meat, ⅓, if meat is eaten at some of the noon meals.
Fats, ¼, if a desert containing this is eaten at noon.
Vegetables, ½, if those of same type are eaten at noon.
Fruits, ½, if a fruit is eaten at noon.
Sugar, ⅓, if a dessert, malted milk or some dish containing sugar is eaten at noon.
Coffee, no reduction unless taken at noon.

These reductions will lower the price of food list about $1.00, making it $2.19. To this must be added the cost of the prepared lunch purchased, usually 25 cents a day. This cost is higher than the cost of the same food would be, if prepared in the girl's room, for it necessarily includes payment for preparation and serving. If 25 cents a day is spent for luncheon six days a week, and 15 cents for Sunday supper, this will mean an addition of $1.65, or a total cost of food per week of $3.84.

It is, of course, evident that if a girl were living in a rooming house and purchasing all her meals in restaurants or cafeterias, $3.84 a week would not cover the cost of her food for the week. According to the prices charged by the eating places visited during this survey, 75 cents a day would be the lowest possible expense for food per day, and it is doubtful whether properly balanced and cooked meals could be procured at that cost. Granted such a possibility, her weekly expense for food would be $5.25.

MINIMUM COST OF BOARD AND ROOM:

We must come to the conclusion, then, that the lowest cost for which room and board can be obtained in rented light housekeeping rooms is $7.34 a week ($3.50 per person in a double light housekeeping room, and $3.84 for food). The minimum for the girl who rents a sleeping room and does no cooking is $1.00 a week higher, $8.50 per week ($3.25 for room and $5.25 for board).

Beginning on Page 14, we undertook to discuss whether the girl not living with her family could live rightly, as far as food and shelter were concerned, on an expenditure of less than $7.00 a week. The information presented herewith indicates that she cannot do so, and that she must spend at least $7.34 a week for board and room, whatever her income, to maintain a mere existence. More than half of the nineteen girls found living in rented sleeping or light housekeeping rooms during this investigation were not meeting such a standard, as regards these items of the budget.

Because of the importance of properly balanced meals both to working girls, and to the entire community, we are including in this study addenda containing some diet suggestions for girls living either at home, in light housekeeping or sleeping rooms, or boarding. A guide to the daily food supply is set up, and a week's marketing list proposed for the special benefit of a couple of girls living together in light housekeeping quarters. We are indebted to the Nutrition Department of the School of Household Administration not only for these suggestions, but also for assistance without which the presentation of this entire section on food would have been impossible.

CLOTHING

As stated on page 7, under Method of Procedure, prices paid for the various articles of clothing purchased by the girls interviewed were checked against prices charged by three stores for each article, all the way from coats to cosmetics. We found not only correspondence between the two sets of prices, but also between the suggested list included in our interviewing schedule, and the type of clothing, toilet supplies and accessories considered essential by the girls.

The tables on pages 20 and 21, give the actual clothing purchases of the 100 girls, according to the three wage groups, the number of each article used, its length of wear in years, and the proportion of its cost charged to the year's budget. In each case the figure used is the median, indicating that half the girls used or paid more than, and half the girls less than the number or amount stated in the table.

The articles starred in the first column under each wage group were included in their equipment by only a limited number of girls. The cost of these articles was, however, included in the total budget, as it seemed reasonable to expect that the majority of girls, no matter what their type of residence, would require them. Certain other articles, such as tooth-paste, bath-powder and toilet soap, for which the low-wage girl living at home drew on the family supply, were not included in the budget of the $10.00 to $15.00 wage group. No sum was specified for costume jewelry in any of the three median budgets, as it was found that this was often received as a gift, or purchased at small expense when the cost of other items was lower than the median.

There is a prevalent conception that girls of low income living with their families spend all they earn on clothes, and that their expenditure is a much greater proportion of their income than that of better-paid working girls. We did not find this to be characteristic among the low-wage girls in our group.

The range of expenditure for clothing in the various wage groups was as follows:

Wage Group	Range of Clothing Expenditures
$10 to $15	$83.25 to $344.80
$15 to $20	$42.90 to $334.92
$20 to $25	$89.30 to $469.16

Out of the twenty girls in the lowest-wage group living at home, five spent less than $115.00 a year for clothes, while paying their families $7.00, $7.50 and $8.00 for room and board. Two of

MEDIAN CLOTHING BUDGETS

INCOME GROUPS

Article	$10.00 to $15.00 a Week				$15.00 to $20.00 a Week				$20.00 to $25.00 a Week			
	No.	Years Wear	Cost Each	Cost Per Year	No.	Years Wear	Cost Each	Cost Per Year	No.	Years Wear	Cost Each	Cost Per Year
Outside Garments:												
Coat, winter	1	2	$39.00	$19.50	1	2	$45.00	$27.50	1	2	$60.00–$85.00	$30.00
Coat, spring	1	2	$15.00	$ 7.50	1	2	$30.00	$15.00	1	2	$30.00–$40.00	$15.00
Sweaters	1	2	$ 2.00	$ 1.00	1*	1		$ 3.00	1*	1		$ 3.00
Raincoats	1*	2 or 3	$ 5.00	$ 2.50	1*	2	$ 5.00	$ 2.50	1	2	$ 6.00–$ 7.00	$ 3.00
Top Garments:												
Dresses, silk	4	1	$ 7.50	$30.00	5	1		$45.00	6	1	$12.00–$15.00 ($5.00 per dress) †	$60.00
Dresses, jersey	1*	2	$ 4.50	$ 2.25	1	2	$ 7.50	$ 3.75	1	2	$ 7.50	$ 3.75
Skirts	1	2	$ 4–$5	$ 2.50	1*	2	$ 5.00	$ 2.50	1*	2	$ 5.00	$ 2.50
Felt hats	4	1		$10.00	4	1		$12.00	4–5	1	$ 3.50–$ 5.00	$24.00
Dresses, wash	3–4	1	(for 4)	$10.00	4	1	$ 3.00	$12.00	4	1	$ 3.00–$ 6.00	$17.00
Smocks, uniforms	2	1	$ 1.00	$ 2.00	2	1	$ 1.25	$ 2.50	2	1	$ 1.25	$ 2.50
Stockings	20	1	39c–$1.25	$15.00	20	1	$1.00 av.	$20.00	20	1	$ .79–$ 1.50	$25.00
Shoes	4–5	1	$ 3–$4	$16.00	4–5	1	$ 4.50	$22.50	4	1	$ 4.00–$ 7.00	$28.00
Galoshes	1	2	$ 2.00	$ 1.00	1	2	$ 2.00	$ 1.00	1	2	$ 2.00–$ 3.00	$ 1.50
Gloves	2 pr.	1	1 kid 1 fabric	$ 3.00	2 pr.	1		$ 4.00	2–3 pr.	1		$ 5.00
Undergarments:												
Slips	2	1		$ 2.00	2–3	2	$ 4.00	$ 2.00	2–3	2	$ 5.00	$ 2.50
Gowns, pajamas	2	1		$ 2.00	3	1		$ 3.00	3	1		$ 4.50
Brassieres	3	1	$ .50	$ 1.50	3	1	$ .75	$ 2.25	3	1		$ 3.00
Bloomers	3	1	$ 1.00	$ 3.00	3	1		$ 4.00	3	1		$ 4.50
Undervests	3	2	$ .75	$ .38	3*	1		$ 1.00	3*	1		$ 1.00
Step-ins, chemises	2	1		$ 1.00	3	1		$ 2.25	3	1	$ 1.25	$ 3.75
Handkerchiefs	12	1		$ 1.00	12	1	$ .10	$ 1.20	12	1	$ .05–$ .25	$ 1.50
Kimona	1*	2	$ 1.50	$ .75	1	2–3	$ 3.00	$ 1.50	1	2	$ 3.00–$ 6.00	$ 3.00
Bedroom slippers	1*	1		$ 1.00	1	1		$ 1.50	1	1		$ 1.50

Article	$10.00 to $15.00 a Week				$15.00 to $20.00 a Week				$20.00 to $25.00 a Week			
	No.	Years Wear	Cost Each	Cost Per Year	No.	Years Wear	Cost Each	Cost Per Year	No.	Years Wear	Cost Each	Cost Per Year
Undergarments Con't												
Corselette	1*	1		$ 1.50	1	1		$ 2.00	1	1		$ 3.00
Garters	1	1		$ .25	1	1		$ .50	2	1		$ .50
Toilet Supplies:												
Face powder (loose)	2	1		$ 1.00		1		$ 2.00		1		$ 3.00
Rouge		1		$ .50	1	1		$ 1.25		1		$ 1.50
Cold Cream				$ .50		1		$ .75		1		$ .75
Tooth-brushes	3		$ .10	$ .30		1		$ .50		1		$ .50
Tooth-paste						1		$ 1.00		1		$ 1.50
Hairbrush and comb	1*	1	comb	$ .10	1	2	$ 1.00	$ .50	1	2	$ 1.50	$ .75
Lipstick					*			$ .20	*	1		$ .50
Bath-powder		Family			*	1		$ .50		1		$ 1.00
Perfume					*	1		$ 1.00	*	1		$ 1.00
Soap, toilet		Family				1		$ 1.00		1		$ 1.00
Hairpins						1		$ .35				$ .50
Nail-brush					*			$ .30	*			$ .30
Shoe polish	1*			$ .25	2*	1		$ .50	2*	1		$ .50
Sanitary napkins		1		$ 3.00		1		$ 3.50		1		$ 4.00
Sanitary Belt	1*	1		$ .25	2	1		$ .50	2			$ .50
Accessories:												
Bathing suit	1*			$ 1.50	1*	2	$ 3.00	$ 1.50	1*	2	$ 4.00	$ 2.00
Bathing cap	1*			$ .10	1*	1		$ .50	*	1		$ .50
Purse	1	1		$ 1.00	1	1		$ 2.00	1	1	$5.00—two yrs.	$ 3.00
Umbrella	1	1		$ 1.00	1	1		$ 3.00	1	1		$ 3.00
Scarf	1*	1		$ 1.00	1*	1		$ 1.00	1	1		$ 2.50
††Costume Jewelry												
Totals				$147.13				$217.30				$277.30

* Tentative Items. † If made at home. †† Expenditure for this item too uncertain and variable to include.

these homes were receiving aid from a social agency, and the girl's board was a large part of the family income. There was one girl, as an exception, who paid her mother $5.00 a week for board and room, and spent $344.80 for clothing. She outdid the nine girls living in rented rooms or organized homes, all of whom paid over $115.00 a year for their clothes, five of them spending over $150.00.

Even in the next higher wage group, eight out of twenty-one home-residence girls spent less than $115 for clothing, and eleven more spent less than $217.00, the median clothing expenditure for the entire fifty. The lowest expenditure in this $15 to $20 group was that of a woman earning $15 a week and paying $9.50 a week for board and room in an organized home. Four more of the eighteen girls rooming in organized homes spent less than $100 a year for clothes. In this group the highest expenditure for clothing was again that of a girl living at home—$334.92. This girl received two meals at her place of employment, and paid her family only $1.25 a week for her room and one meal a day.

One girl in the $20 to $25 wage group, out of the twelve living with their families, spent only $89.30 for clothing. This girl's family was being aided by a social agency, and the girl's contribution to the home amounted to $17.72 a week (See page 12). Five girls in this group spent over $400 for clothing, two of the five living at home, two in organized homes and one in a light housekeeping apartment.

INSTALLMENT PURCHASING:

With the thought that the practice might noticeably affect the cost of clothing, we inquired of all the girls interviewed whether or not they purchased any of their clothes on the installment plan, and what they paid for articles so bought. We found that ten out of the twenty-nine girls in the lowest-wage group had purchased winter and spring coats, hats, dresses, and ensembles, and even hosiery, on time. Other articles bought in this way were a ring, a watch, a lamp and a victrola. The articles of clothing bought on deferred payments almost without exception cost more than median price of that article in the twenty-nine budgets. It is interesting to note, that in every case of the ten girls buying on the installment plan, the total cost of the clothing item was higher than the median for this wage group.

Only three of the girls earning between $15 and $20 purchased any article of clothing on installments, and none of girls in the highest wage group did so. This may be fresh evidence that the girl who can least afford to do so pays more for a coat or dress than the higher-wage girl, because of some sudden special need for the garment, or because current expenses make difficult saving ahead to purchase it outright.

MAKING CLOTHES:

One of the factors reducing the total clothing cost for girls in the $10 to $15 wage group was the making of clothes at home. Twelve of the twenty-nine girls in this group said that most of

their clothes were made by their mother, some other members of the family or themselves. This was the case with fifteen out of the fifty girls in the $15 to $20 group, but only two girls in the $20 to $25 group made rather than bought their clothes. **In addition to eating lunch at home, home sewing seems to be another economy which stretches a little the purchasing power of low wages.**

MAINTENANCE

Under the heading of personal maintenance, several budget items: dry cleaning of clothing, expenditure for mending and laundering materials, or laundry charges, patronage of beauty parlors, and car fare, may be grouped.

DRY CLEANING:

The range of expenditure for dry cleaning among twenty-four of the twenty-nine girls earning from $10 to $15 a week was from $1.50 to $23.50 yearly, with half the expenditures falling below and half being above $5.00.

In the next higher wage group ($15 to $20), the lowest expenditure for dry cleaning was $1.05 and the highest $17.00, with a median of $8.10. Fifteen of the twenty-one girls in the highest-wage group ($20 to $25) spent from $2.00 to $32.00 in this way, half spending less than $8.65 and half more than that a year.

In all three groups, especially those living at home, some girls said that they cleaned their clothes themselves at very small cost. This saving is not so easily effected by girls living in rented rooms, because of fire insurance regulations.

The comparative median expenditures of the three wage groups for treatment in beauty parlors is interesting evidence of their difference in economic status, in a day when the use of these parlors is becoming more and more general. The median expenditure of sixteen girls out of the twenty-nine in the lowest wage group for this budget item was $3.00 for the year, with three girls spending only 50 cents. The largest figure was $20.00. In the next wage group, thirty-six out of fifty used beauty parlors, with a median expenditure of $8.50 and a range of from $1.40 to $37.44. Fifteen out of the twenty-one girls earning between $20 and $25 a week spent from $2.40 to $35.00 for shampoos, facials, haircuts, etc., half of them more and half of them less than $10.00 a year.

MENDING AND LAUNDERING MATERIALS:

The amount spent yearly for mending or laundering materials, or for laundry, was directly related to the mode of living. Most of the girls living with their families omitted this item entirely from their budgets, while those living in four of the organized homes paid 10, 15 or 20 cents a week or 50 cents a month for the use of the laundry, to do their own washing. These girls also purchased such necessities as laundry soaps and darning materials.

Shoe repairing must also be included under this heading.

Sixty-one out of the 100 girls stated that they spent something to have their shoes half-soled or for some other type of repair. Median expenditures in the three groups varied only slightly, from $2.25 for the lowest-wage group, to $2.50 and $3.00 for the other two. The larger group—that of the fifty girls earning $15 to $20 a week, had in this instance the higher median expenditure—$3.00 a year. The fact that 62% of the girls who spent money for shoe repairing paid $4.00 and over for their shoes per pair, while only 41% of the girls who stated that they did not have their shoes repaired paid as much as $4.00 a pair, may have some significance. It would be natural that the amount spent for repairs would vary with the wearing quality of the shoes, but other factors, such as the number of pairs of shoes a girl bought, and her tastes, habits and occupation, would have definite bearing on this situation.

It will be seen that the cost of shoe repairing was a considerable portion of the median expenditures under this heading for the three wage groups, as indicated below:

Item	Wage Group	No. of Girls Including Item	Range of Expenditure	Median Expenditure
Mending	$10 to $15	13 out of 29	$0.30 to $10.80	$3.25
Laundering	$15 to $20	19 out of 50	$0.50 to $11.44	$5.67
Materials or Laundry	$20 to $25	8 out of 21	$0.50 to $16.80	$9.00*

CAR FARE

The cost of car fare is an item which depends upon another factor for its size: the relation between the place of residence and the place of employment.

Among the twenty-nine girls earning from $10 to $15 a week, fifteen walked to work, and ten of these reported no expenditure whatever for car fare. The balance of the girls in this group spent from $1.20 a year up to $91.21 (a sum including railroad fares as well as street car fares), with a median of $26.00 for the twenty girls reporting any expenditure for this item. This expenditure would allow for riding only one way between residence and work for the year. **Evidently saving on the car fare item is another practice which makes girls able to live on low wages.**

Out of the fifty girls in the next higher wage group, twenty-nine walked to work. Though they spent no money on car fare to get them to their jobs, nine of these twenty-nine included a car-fare or train-fare item of more than $50 a year in connection with week-end trips. The range of expenditure for this group was from $3.60 to $96.00 for thirty-four girls, with a median of $25.50 for the year.

In the $20 to $25 group, ten out of twenty-one walked to their employment. Since more girls in this group spent $1.00 a week for car fare than any other sum, $52.00 is included as the median car fare expense in the total budget for this wage group.

*Because of the wide variation in expenditure among the few girls included in this group, the lowest charge for use of the laundry in an organized home, plus 80c for washing materials, and $3.00 for shoe repairing, is used as the logical median.

HEALTH

Though we use the term "health" to include expenditure for the services of doctor, dentist, oculist, and chiropodist, and for the purchase of medicines, such expenditures really relate to illness of one kind or another. We call our classification "health" because money so spent is applied to bring about a return to normal physical condition, and because this term includes a variety of actual expenditures on the part of these 100 girls.

One girl in the $10 to $15 wage group said that she obtained medical service at a clinic, thus reducing the amount of expenditure under this heading. Twenty-one of the twenty-nine girls in this group spent money for medical care of some kind, the median expenditure being $15.75; $5.00 was the lowest and $68.25 the highest amount named. Eight girls spent $25.00 and over for doctor, dentist or oculist.

Forty-four of the fifty girls earning from $15 to $20 reported expenditures under this heading, half of them less than and half of them more than $34.00 for year. One girl in this group has .xpenses of $276.50 in connection with a serious operation, but her family had paid the bill, and she was repaying them gradually. Omitting this case, the range of expenditure was from $2.00 to $160.00, with four girls paying out over $100 to correct physical ailments.

In the $20 to $25 group, the median point of expenditure for nineteen girls was $40.00, with three girls spending over $120.00, and the lowest charge for the year 60 cents, a medicine item.

LEISURE TIME ACTIVITIES

Money spent for recreation: church, club or union dues; books, magazines, and newspapers; and vacation is entered under this classification. The tabulation below shows the range of expenditure and median point for these various items of the budget by wage groups:

Expenditure for Leisure Time Activities

Group	Item	Number of Girls includ-item	Range of Expenditure	Median Expenditure
$10 to $15 Group (29 girls)	Recreation	24	$ .50 to $ 70.20	$10.00
	Church and club dues	19	$ .25 to $ 29.60	$ 7.80
	Books, magazines and newspapers	11	$ .75 to $ 6.24	$ 3.00
	Vacation	4	$2.00 to $ 22.50	$14.50
$15 to $20 Group (50 girls)	Recreation	37	$1.00 to $ 69.90	$11.67
	Church, club and union dues	39	$2.60 to $ 97.20	$13.00
	Books, magazines and newspapers	18	$1.00 to $ 10.60	$ 2.75
	Vacation	21	$2.50 to $100.00	$23.50
$20 to $25 Group (21 girls)	Recreation	17	$2.00 to $121.00	$28.00
	Church, club and union dues	17	$4.00 to $115.00	$25.50
	Books, magazines and newspapers	11	$ .50 to $ 10.92	$ 5.00
	Vacation	12	$8.00 to $125.00	$44.75

The type of recreation for which money was most commonly spent, and in the greatest amount, by girls in all three wage groups, was attendance at the movies. In the two better paid groups, a few girls spent much more than the median for the theatre and concerts. Dancing, pool swimming, outdoor recreation (such as hikes and tennis) card playing and church entertainments were other kinds of amusement mentioned.

As was to be expected, a considerable number of girls in each wage group said that their "boy friends" bore the expense of all their recreation. At the same time, there were some in each sub-division who said they spent nothing for recreation, and were not "treated" by anyone. In several of these cases, the girl was bearing some special responsibility, such as helping her family because of illness, contributing toward a younger child's education, paying a back debt, or meeting mortgage interest, taxes, or some other living expense for a relative.

THE CHURCH:

Sixty-seven girls out of the 100 were contributing to some church. Seven of the lowest-wage group gave $10 a year and over; eight in the $15 to $20 wage group gave $20.00 and over; eleven out of twenty-one in the highest-wage group contributed $20.00 and over. Only seven of the twenty-nine girls in the lowest wage group belonged to any club; in the $15 to $20 wage group twenty-three out of fifty belonged to clubs, benefit lodges or unions; and in the $20 to $25 group, ten of the twenty-one girls were members of some type of organization.

BOOKS, NEWSPAPERS, MAGAZINES:

It will be noticed in the foregoing table that the total number of girls purchasing books, newspapers and magazines is relatively small, but that the proportion is greatest in the lowest-paid group. Possibly the fact that so large a percentage of the girls included in this investigation were living at home may be a partial explanation of the slight expenditure of the entire group for this item of the budget.

VACATION:

When we consider not only the median expenditures of the three groups for vacation, but also the number of girls spending money for vacations, we come immediately upon an evidence of what improvement in economic status means. Twenty-five out of twenty-nine girls in the $10 to $15 wage group said they spent no money for vacation, even though some of them had a week or two weeks off from work, in one or two instances with pay. In other words only 14% of this group reported expenditure for vacation. In the next higher wage group, the proportion stating expenditure for vacation was twenty-one out of fifty, or 42%, and in the highest wage group, twelve out of twenty-one, or 57%. **Here we have another commentary on the problem of the low-wage girl's getting along—she may perhaps have a vacation, but the chances of her**

spending money to get a change of environment, with accompanying refreshment of body and mind, are slim.

INSURANCE

Contrasted with the proportion of low-wage girls spending money for vacations, the number taking out insurance compared very favorably with the proportion of the higher-wage groups insured. Twenty out of twenty-nine girls earning $10 to $15 a week had insurance, principally of the industrial type. In five cases the mother paid for this insurance. The median expenditure of the remaining fifteen girls was $25.20 a year, the lowest cost being $3.60 and the highest $74.88 annually. In the $15 to $20 wage group, a somewhat lower proportion were insured—twenty-three out of fifty, at a median charge of $24 a year. Fifteen of the twenty-one girls receiving from $20 to $25 carried insurance, spending from $5.00 to $55.00 a year in this way, with a median expenditure of $20.00. If any deduction can be drawn from these figures, they would seem to indicate that the value of insurance was more definitely realized by the lower-paid group than it was by the girls with better wages, or by their families.

SAVINGS

In view of the number of girls in the low-wage group paying for insurance, it seems remarkable that eleven girls of the twenty-nine girls earning from $10 to $15 a week should have been able to save and that the median amount saved should have been as high as $35.00 for the eleven. Five of the eleven girls reporting savings had no insurance of any kind. One girl paid no board at home, on condition that she save money. Her savings item amounted to $95.00. Another girl whose lunch was provided with her job saved $75.00 during the year; $15.00 was the lowest savings item stated for the year; $95.00 the highest, with three girls saving $1.00 a week.

Of the fifty girls earning from $15 to $20 a week, twenty-seven reported savings, varying from $3.00 to $200.00 for the year. The median figure was $52.00, or $1.00 a week. Nine girls of the twenty-seven saved $100 and over. The highest amount—$200, was put aside out of a $15 wage by a girl living in an organized home, at considerably less than the median cost for her group, and making much less than the median expenditure for clothing.

The proportion of girls reporting savings in the $20 to $25 group was somewhat higher than in the $15 to $20 group—thirteen out of twenty-one. Four of the thirteen saved $100 a year; this was the median figure. Two girls, both living at home and paying $5.00 a week for room and board, saved $300 a year.

INSTEAD OF SAVINGS:

Five girls in this group who reported no, or only very small savings, made expenditures for items not included under any of

our budget headings. One girl paid a debt of $72.00; another spent $40 for evening lessons; another contributed $240 to the support of a relative; another loaned $100 to a friend; a fifth paid the taxes on her grandmothers' home and the telephone bill for the year. An outstanding example of contribution to the needs of others was that of a 19-year-old stenographer, who turned over her entire income of $1,044 a year to her mother, spending out of it only $122.08 for personal needs. (See Pages 12 and 22.)

In the $15 to $20 group, also, several girls were bearing responsibilities out of the ordinary. A store clerk, earning only $15.00 a week, supported her mother in a light housekeeping apartment. Her expenditure for vacation consisted of sending her mother away on a trip. In addition to purchasing her mother's clothes, she had bought furniture and furnishings for the apartment, and was paying for a course in typing at an evening school. A factory worker of 30 had paid off $106.00 on a mortgage on her home. A clerical worker, living in a down-town rooming house at a cost of $8.30 a week for room and food, was sending her mother $12.00 a month. Another typist, with six younger brothers and sisters, had contributed $100 during the year to their support. This girl lived in an organized home, at a cost of $6.75 a week for food and shelter. Another girl living in the same institution, in addition to giving a tenth of her income to the church, paid a $25.00 pledge to the endowment fund of her college, but saved nothing during the year. A 40-year-old saleswoman paid off a debt of $52.00 and contributed $156.00 to the support of her mother. An office worker earning $16 a week sent her family $100.00, especially for a younger sister's clothes. A sorter, with a wage of $16, attended night school at a cost of $36.00 for the year.

It will be seen that in several instances, the expenditures mentioned in the two paragraphs preceding were for what makers of budgets usually call "advancement." On account of the small number of girls who reported money spent for study along any line, it seemed undesirable to include an advancement item in the budgets representing total median expenditures, for the three wage groups. In the suggested budget for the highest income group, the leisure time allowance will include advancement.

GIFTS

On the other hand, another item—gifts—which some might think should not be included in a budget for a low-wage girl, was mentioned by all but ten of the 100 girls interviewed. It is therefore treated as a major division in presenting the actual expenditures of the three wage groups. In the $10 to $15 group, twenty-three out of twenty-nine girls bought gifts for their relatives and friends, spending from $2.00 a year up to $85.00. The median expenditure of the group for the year was $14.00. All but one of the fifty girls earning $15 to $20 a week reported spending from $5.00 to $100.00 in this way; half more and half less than $30.00 for the year. In the highest-wage group, eighteen out of twenty-one reported a gift item, varying from $10.00 to $77.00 with $50 as the median.

It is of course true that in the majority of cases, the value of gifts received equalled or exceeded the amount of money spent by the recipient for gifts, but there is no way of proving that girl would have spent a greater sum for clothing had she not received the gifts given her. She might, for instance, have been able to get along without the things given her. Since she did actually spend a portion of her earnings to buy gifts, we should not have a true picture of her expenditures if we omitted this item.

MISCELLANEOUS

There were certain expenditures common to our group which it was difficult to allocate to any of the specific sub-divisions of the budget. Under the heading of miscellaneous, we have included such items as stationery, stamps, use of the telephone, candy, crackers, cigarettes, kodak films, and other scattering incidentals. Median expenditures of the three wage groups for these miscellaneous items were as follows:

$10 to $15 group	$ 6.55
$15 to $20 group	$12.52
$20 to $25 group	$10.00

There seems to have been little relation between wages received and this minor item of the budget.

EXPENDITURES OF GIRLS IN FAMILIES AIDED BY SOCIAL AGENCIES

Ten of the 100 girls with whose expenditures this report deals lived in homes which, to our knowledge, were receiving some financial aid from social agencies. Though we have referred to the expenditures of these girls in other connections, definite evidence of how their expenditures for the most important budget items compared with those of other girls earning similar wages may be of special interest.

Five of the ten girls were in the lowest-wage group, receiving wages of $10; $12.60; $13 and $14 a week at the following occupations: wrapper in a store; cake bundler; assembler, button sewer; typist. In three cases, the girls turned over their wages to their mothers, in lieu of paying a weekly rate for board and room, and their contributions to their homes amounted to $5.16, $5.27 and $7.62 a week. The other two girls paid their families $7 and $8 a week board, and one of these two gave her mother an additional $100 during the year. Contrasted with the median expenditure of their wage group for room and board ($7.00 a week), the amounts paid by these girls show that they were helping rather than depending upon their families.

In every instance of the five, expenditure for clothing fell below the median for the low wage group ($147.13)—in three instances $60 below that median. Three girls paid car fare to and from work six days a week, amounting to $52 a year, rather than $26, the median of the group. Expenditures for recreation were lower than the median in three cases. None of the five reported a savings item, or expenditure for vacation. The insurance item was below the median of the group in every case.

In the $15 to $20 wage group, four girls belonged to partially dependent families. These girls were employed in assembling, and in operating machines in a tailoring company and a printing establishment. They earned wage or piece rates of $17 and $18 a week. All gave their families more than the median of their wage group ($7.75) in return for food and shelter, two paying $12.00 a week, and the other two $10 and $8. Comparing their clothing cost with the median expenditure of girls earning similar wages, we see that one of the four spent $27 more than the median for her clothing, and three spent less. One of the three spent only $119—almost $100 less than the median of the group—$217.30.

As to car fare, we found the median exceeded in three out of four cases, but two girls said that their mothers paid their car fare to and from work. The expenditures of these two girls for recreation, including not only the movies, but outdoor recreation, exceeded the median of the group by $15 and $38 respectively, but each one gave her mother money in addition to the $12 a week paid for room and board. One girl spent $20 for vacation; the other three nothing. The insurance item fell below the median in all four cases. One of the four equalled the savings median for the group by laying aside $52 in a Christmas Savings account; two saved nothing, and one $3.00 during the year.

The only girl in the $20 to $25 wage group whose family was being aided by a social agency has been mentioned in several connections.* Out of her wage of $20 a week she spent $89.30 for clothing, as compared with a median expenditure of $277.30 for the group of twenty-one girls. She saved $12.50 through a Christmas Club; and paid $20.28 for insurance. The balance of her income, amounting to $921.92 for the year, of $17.72 a week, was given to her mother.

Undoubtedly as large a contribution as this toward the support of a mother and younger brothers and sisters is unusual, on the part of a young girl. There may be certain unfortunate results of this situation, as far as the girl herself is concerned. Without going into a discussion of these considerations, we can see in this case evidence of the relation between wages and the need of relief. If more daughters were earning as much as $20 a week, it is probable that the demands upon family welfare agencies would be noticeably lessened.

* See Pages 12, 22, 28.

Summing up the findings we have presented in the foregoing pages, the median expenditures of the 100 girls personally interviewed, based on their memory of those expenditures during the preceding twelve months, not on actual accounts kept, were as follows:

Median Expenditures—29 Girls Earning $10 to $15 a Week, but not $15

Budget Item		Total for Year	Total for Week	Per Cent of Total
Room and Board		$364.00	$ 7.00	53.5%
Clothing		$147.13	$ 2.83	21.6%
Maintenance		$ 37.25	.72	5.5%
Dry Cleaning	$ 5.00			
Mending, laundering materials, laundry	$ 3.25			
Beauty Parlor	$ 3.00			
Carfare	$26.00			
Health		$ 15.75	.30	2.3%
Leisure Time Activities		$ 35.30	.68	5.2%
Recreation	$10.00			
Church, clubs	$ 7.80			
Magazines, newspapers	$ 3.00			
Vacations	$14.50			
Insurance		$ 25.20	.48	3.7%
Savings		$ 35.00	.67	5.1%
Gifts		$ 14.00	.27	2.1%
Miscellaneous		$ 6.55	.13	1.0%
Totals		$680.18	$13.08	100.0%

Median Expenditures—50 Girls Earning $15 to $20 a Week, but not $20

Budget Item		Total for Year	Total for Week	Per Cent of Total
Board and Room		$403.00	$ 7.75	45.9%
Clothing		$217.30	$ 4.18	24.8%
Maintenance		$ 47.77	.92	5.5%
Dry Cleaning	$ 8.10			
Mending, laundering materials, laundry	$ 5.67			
Beauty Parlor	$ 8.50			
Carfare	$25.50			
Health		$ 34.00	.65	3.8%
Leisure Time Activities		$ 50.92	.98	5.8%
Recreation	$11.67			
Church, clubs, unions	$13.00			
Magazines, newspapers	$ 2.75			
Vacation	$23.50			
Insurance		$ 24.00	.47	2.8%
Savings		$ 52.00	$ 1.00	5.9%
Gifts		$ 36.00	.69	4.1%
Miscellaneous		$ 12.52	.24	1.4%
Totals		$877.51	$16.88	100.0%

Median Expenditures—21 Girls Earning $20 to $25 a Week, Inclusive

Budget Item	Total for Year	Total for Week	Per Cent of Total
Room and Board	$429.00	$ 8.25	38.7%
Clothing	$277.30	$ 5.33	25.0%
Maintenance	$ 79.65	$ 1.53	7.2%
Dry Cleaning $ 8.65			
Mending, laundering materials, laundry $ 9.00			
Beauty parlor $10.00			
Carfare $52.00			
Health	$ 40.00	.77	3.6%
Leisure Time Activities	$103.25	$ 1.99	9.3%
Recreation $28.00			
Church, clubs, unions $25.50			
Magazines, newspapers $ 5.00			
Vacation $44.75			
Insurance	$ 20.00	.38	1.8%
Savings	$100.00	$ 1.92	9.0%
Gifts	$ 50.00	.96	4.5%
Miscellaneous	$ 10.00	.19	.9%
Totals	$1,109.25	$ 21.32	100.0%

The comparative accuracy of the individual budgets is evident from the fact that in each group, the median expenditures approximate very closely the median weekly wage of that group. The first table shows a median weekly expenditure of 8 cents more than the median wage for that group; the second a variation of 12 cents less than the median of $17.00; and the highest wage group, a median expenditure of $21.32 a week, compared with a median wage of $21.50. The wider variation between these two figures is of course due to the fact that several girls in the best paid group spent considerable sums for purposes not included under any of the headings of the total median budget.

HOW Girls Live on $13 a Week

In discussing the median expenditures of the group of girls earning between $10 and $15 a week, we have pointed out that an entirely self-supporting girl attempting to live on $13 a week is compelled to sacrifice in some particular a healthful and self-respecting manner of living. She may be forced to live in undesirable industrial sections, where she can get room and board cheaply, with sometimes poor food, and unsatisfactory sanitary arrangements. She may have to share a light housekeeping room with another girl, in order to keep down food and shelter costs. Aside from the unpleasantness and unhealthiness of eating, sleeping and carrying on social activities in the same room, there is a tendency to cook whatever food is cheapest and most early prepared, without regard to its nutritive or appetite-inducing value. Lists of food purchased weekly by girls doing light housekeeping gave definite evidence of this.

If the girl in question lives at home, her low wages go further than they would otherwise, because she uses the family supply of toilet articles, laundering and mending materials; because she comes home to lunch, or takes her lunch with her, without paying extra for it; because, in some instances, her mother or some other relative makes all or part of her clothes, and because she receives other "services" as a member of the family for which she pays nothing in actual cash.

Whether she lives at home, or rents any type of room, she is apt to live near enough to her job to save carfare. She limits herself to the absolute essentials in clothing, and when some particularly interesting invitation comes along, patronizes the installment-selling house so that she can accept, though she realizes that she is paying more than she ought for the dress. She and her room-mate or sister sometimes interchange clothing to stretch their wardrobes a little. Even if she hasn't a boy friend, she spends comparatively little for recreation, and even less, comparatively, for vacation.

The girl who is earning $13 a week or less, then, and who has to live on that wage, is a liability rather than an asset to the community. She is likely to have an inadequate diet; her residence and her clothing tend to lessen rather than increase her self-respect; she has insufficient recreation, in the real sense of that word. Because of these handicaps, her health and her social adjustments are apt to suffer. When this happens, her efficiency as a worker is also lowered, and either prolonged illness or discharge, and subsequent unemployment may result.

If laid off from work for any cause whatever, she has no reserve to fall back upon while looking for another job. Even if steadily employed, it is impossible for her to set aside a sufficient amount to cover doctor's or dentist's bills for anything but the simplest ailments. Nor can she save enough to provide herself with

adequate protection through insurance against sickness, disability or old age. Under normal conditions, she contributes little, in the economic sense, to the wealth of the community. If she is overtaken by illness, accident or unemployment, she speedily becomes a social burden. There is the further chance that her children may show the effects of her lessened vitality, and add to the responsibilities of the community.

If all the girls employed at a wage of $13 or less in Cincinnati's workshops, stores and factories were actually attempting to live on their earnings, we should be much more keenly aware of the harmful effects of low wages than we are at present. A large number, however, of these low-wage girls and women are living with their parents or relatives. Some father and mothers are quite willing that their daughters should work for any wage, whether or not it is a decent one, so long as the girls thereby contribute something toward the family's expenses. Some employers even express a preference for girls who live at home, because such girls do not have to be paid as much as girls who must support themselves. Practices such as these must of necessity lower the wage which the entirely self-supporting girl can secure when looking for employment.

The Consumers' League believes it is important to the economic and social welfare of Cincinnati that girls and women employed in the city's stores, factories and places of business be paid wages which will provide for at least a minimum standard of health and self-respect, rather than a mere existence. In the paragraphs which follow, we are giving our conception of the expenditures necessary to maintain such a standard. This conception is based upon the actual expenditures of the low-wage girls with whom we talked during this investigation. Though its total is considerably higher than the total median expenditure of the group of girls earning between $10 and $15 a week, we have been careful not to make unreasonable increases in any of the items. In fact, we realize that in certain particulars, the expenditures allowed will seem meagre. We do not pretend that this is our ideal for the income of working girls in Cincinnati; we merely set forth the suggested budget as evidence of the wage which we feel girls should receive to enable them to live in Cincinnati at the present time without endangering their health, their working efficiency and their citizenship.

REVISED MINIMUM BUDGET

(Based on the Expenditures of Girls Earning From $10 to $15 a Week*)

ROOM AND BOARD:

The median expenditure for this item ($7.00) was proved inadequate by investigation of the cost of room and board outside the home or the organized residence for girls. After taking into consideration the factors involved, we concluded on Page 18 that the lowest cost for which room and board could be obtained by an

* See Table, Page 31.

entirely self-supporting girl, living in a rented sleeping room, was $8.50 a week ($3.25 for room and $5.25 for board). This minimum applies to an existence rather than a living standard. The number of $3.25 a week rooms fit for a self-respecting girl to make her home in is extremely limited. It is also unlikely that a girl could live week-in and week-out on an expenditure of only 75 cents a day for food. If she spent 25 cents for lunch, this would mean only 50 cents for both breakfast and dinner.

We are therefore suggesting $9.55 as the weekly expenditure necessary to provide a girl with a decent room and nourishing meals purchased at eating places. This is a conservative estimate, as it represents either no change in the price paid for a room, and an increase to 90 cents a day for food ($6.30 a week); or a slight increase in both rent and food.

CLOTHING:

Under the heading of clothing, we are adding to the median expenditure of the low-wage group for clothes, toilet articles and accessories, the sum of $4.35 a year to cover expenditures for such articles as tooth-paste, toilet soap, bath-powder, etc. Our "sample" group of home-residence girls usually depended on the family supply of such necessities, rather than purchasing them themselves.

As regards the type of garments included in the list actually used by the low-wage girls, and the cost per garment, we are using their experience as our guide in the suggested budget. The ability to get along with this selection of clothing and at the cost suggested in the table on Page 20, however, depends upon the exercise of continual care in purchasing every item of the clothing budget. Sales must be watched for, so that dresses of better than average quality and style can be secured at the cost indicated. Good materials must be selected, insofar as the purchaser is able to determine them. It will be an advantage to choose garments of the less extreme styles, so that the wearer may feel comfortable in them a second year. Elaborate trimming and pleating increases dry cleaning bills. This is an important consideration, for if a girl is to look continually trim and attractive, she must keep her clothes at all times unspotted and pressed. In this connection, it may be said that the purchase of washable silk dresses for year-round wear is a decided economy.

Girls working in factories have, in one sense, the better of those employed in offices and other places where they meet the public continually, for they can save their dresses by using a coverall or uniform. If these girls can cut down at all the number of dresses necessary in this way, they will be in a position to spend a little more for some other garment, such as a coat. The same may be said of any other economies on individual items in the clothing list.

PERSONAL MAINTENANCE:

Each of the sub-divisions of this classification should be increased to provide for healthful and self-respecting living for the girl who is "on her own." The allowance for dry cleaning should

be at least $7.00, to cover the cleaning of two coats and four dresses during the year. To this should be added $3.00 for shoe repairs, and $6.00 for sewing or laundering materials, or the use of the laundry in an organized residence for girls.* The $3.00 expenditure for the use of beauty parlors is raised to $5.00 a year, to provide a reasonable number of cuts for bobbed hair. $5.00 is approximately the half-way point between the median expenditures of the two low-wage groups for this item.

The median expenditure of the low-wage group for carfare makes possible only one carfare a day, six days a week. We feel that on account of the limited residence facilities available, and their undesirability, in industrial districts, allowance should be made for two carfares each working day. Two extra carfares are added to cover an evening or Sunday engagement, thus changing the carfare item from $26.00 a year to $60.84, or $1.17 a week.

HEALTH:

Rather than set up a suggested expenditure for the maintenance of health, since such expenditure varies so greatly for individuals, the savings item is increased to make allowance for possible doctor's or dentist's or other bills coming under this heading.

USE OF LEISURE TIME:

Adequate recreation is one of the prime essentials of healthful living, both from the physical and social standpoint. In our suggested budget, we are therefore adding to an allowance of 30 cents a week ($15.60 a year) for attendance at the movies once a week, the sum of $7.00 a year for pool swimming, and $2.50 for fees for participation in the basketball or gymnasium classes carried on by the Public Recreation Commission. Girls who do not engage in these activities will undoubtedly spend similar amounts for trips to Coney Island, or other types of exercise of out-of-door recreation.

In view of the fact that any considerable expenditure for advancement, such as tuition at business schools, is practically impossible on the limited income we are discussing, we have increased the $3.00 item for magazines, books and newspapers to $9.24 for the year ($3.00 in addition to the cost of a daily newspaper six times a week). This increase might be applied to the cost of supplies for night school classes, or for a small fee for some other adult education group.

The vacation allowance of $14.56 for the year makes possible attendance at a girl's camp for a week, or covers carfare to a girl's home or for a visit with friends.

Our revision of the Leisure Time allowance is as follows:

Item	Per Week
Recreation	$ .48
Church and club dues	.25
Newspapers, books, magazines	.12
Vacation	.28
Total	$1.19

*The minimum rate for use of the laundry in organized homes making such a charge is 10c a week, or $5.20 a year.

SAVINGS:

Since one function of money saved is to cover unforseen emergencies of any sort, it seems logical to include under this heading possible expenses for medical or dental care. The amount allowed —$1.50 a week, or $78.00 a year, will be insufficient to cover any large expenses, such as operations, or prolonged treatments, or complete dentures. To meet such bills, a girl would have to obtain aid from family or friends. Even if a girl's health is uniformly good, and she is able to save the total amount suggested, this item is none too large in proportion to others in the budget.

This is particularly true if a girl is interested in bettering herself by study along any particular line. As stated in connection with the leisure time allowance, it is extremely difficult for a girl in this income group to afford training along other lines than that offered by the public night schools. If for any reason she cannot avail herself of these classes, whatever she spends for self-improvement must come out of the savings item.

INSURANCE, GIFTS AND MISCELLANEOUS:

The first of these items has been carried over without change into the suggested budget. Minor changes needing no explanation are made in the other two.

To sum up the foregoing paragraphs, the following budget is proposed as one which would permit a girl to support herself in Cincinnati at the present time on a minimum standard of health and self-respect.

Proposed Budget Providing a Minimum Health and Self-Respect Standard for a Self-Supporting Girl Employed in Cincinnati in 1930

Budget Item		Total for Year	Total for Week	Per cent of Total
Room and Board		$496.60	$ 9.55	54.6%
Clothing		$151.48	$ 2.91	16.6%
Personal Maintenance		$ 81.84	$ 1.57	9.0%
Dry Cleaning	$10.00			
Mending and laundering materials	$ 6.00			
Beauty Parlors	$ 5.00			
Carfare	$60.84			
Leisure Time Activities		$ 61.90	$ 1.19	6.8%
Recreation	$25.10			
Church and club dues	$13.00			
Newspapers and magazines	$ 9.24			
Vacation	$14.56			
Insurance		$ 25.20	.48	2.7%
Savings		$ 78.00	$ 1.50	8.6%
Gifts		$ 13.00	.25	1.4%
Miscellaneous		$ 2.60	.05	.3%
Totals		$910.62	$17.50	100.0%

If a girl were living in a double light housekeeping room, the cost of room and board might be reduced by $1.00 a week. On

the other hand, it is questionable whether money saved in this way might not go into the purchase of certain additional articles of clothing, or a greater expenditure for certain garments. The basis for this statement is the fact that the median expenditure for clothing of the group of fifty girls earning $15 and $20 a week was $1.27 a week higher than the amount allowed in this proposed budget.

REVISION OF BUDGET FOR THE HIGHER-WAGE GIRL

Examination of the median expenditures of the twenty-one girls in the highest of our three wage groups (see page 32) shows certain discrepancies and maladjustments, from the point of view of the entirely self-supporting girl.

ROOM AND BOARD:

The outstanding instance is that of $8.25 a week for room and board. This item should certainly not be less than the amount which a girl earning lower wages would have to pay to secure reasonably attractive living arrangements. It is therefore raised to $9.55 in our suggested budget. Whether or not girls use a larger proportion of their total earnings than this for food and shelter will depend upon their individual tastes. Since this budget applies to earnings large enough to cover something more than the necessities, there is room for greater breadth of choice in expenditure.

CLOTHING:

The selection of clothing and its cost, as indicated in the median expenditures of the group of twenty-one girls, seems adequate, and is included without charge.

PERSONAL MAINTENANCE:

One section of the Personal Maintenance item is slightly increased, in accordance with what we believe would be more general practice on the part of girls earning over $20 a week. The yearly cost of dry cleaning is raised from the median expenditure of $8.50 to $12.00 a year ($1.00 a month). Whether this is correct, too high $12.00 a year ($1.00 a month). Whether this is correct, too high or too low, for any individual girl, will depend upon whether she chooses to have fewer clothes, and have each garment pressed and cleaned frequently, or whether she redistributes in some other way the amounts assigned to clothing and dry cleaning.

LEISURE TIME, GIFTS AND MISCELLANEOUS:

Minor changes are made in the amounts included for these three budget items in arriving at a weekly total representing a prevailing rate of wages, rather than odd cents.

SAVINGS:

The balance of the budget items: health, insurance and savings, are combined under the heading of Savings. In this more generous budget, we are considering both insurance and savings as

investments, and making no effort to suggest a division of the money so set aside. As we go up in the economic scale, the possibility of expenditure for self-improvement increases, and the proportion of the income spent for the various purposes included under this classification will depend upon what the individual concerned wants to get out of life.

If she is satisfied with the status-quo, and has no desire to change her type of occupation or increase her knowledge, a girl may use a considerable portion of this savings item for endowment insurance. If she is ambitious to rise in the business world, she may draw upon this part of her budget to pay for evening business courses. If she prefers the type of education which makes life richer for her, in the general sense, she may spend money for purely cultural classes. There are many other alternative ways in which she might choose to distribute the $150.00 allowed out of her year's earnings under this heading.

On the basis of the redistributions suggested, the general type of income budgeting suggested for the higher-wage girl is that given in the following table:

Proposed Budget for a Girl Earning $22.50 a Week and over

Budget Item		Total for Year	Total for Week	Per Cent of Total
Room and Board		$496.60	$ 9.55	42.5%
Clothing		$277.30	$ 5.33	23.7%
Personal Maintenance:		$ 91.84	$ 1.77	7.8%
Dry Cleaning	$12.00			
Mending and Laundering	$ 9.00			
Beauty Parlors	$10.00			
Carfare	$60.84			
Leisure Time		$102.00	$ 1.96	8.7%
Recreation	$28.00			
Church, clubs, unions	$25.50			
Magazines, newspapers	$ 5.00			
Vacation	$44.00			
Savings (including Health, Insurance and Advancement)		$150.00	$ 2.88	12.8%
Gifts		$ 45.00	.87	3.8%
Miscellaneous		$ 7.00	.14	.6%
Totals		$1,169.74	$22.50	100.0%

The girl earning more than $22.50 a week can take her choice as to the line along which she increases her expenditures, as suggested in discussing the Savings item of the budget given above.

Proposed budgets, whether for the girl earning $17.50 or $22.50 a week, can never be anything but suggestive so far as the individual is concerned. They have value as a measuring rod to determine whether or not each person is overspending in some particular. After the necessities of life—food, shelter and clothing—have been provided for, the remaining items will vary according to

the temperament, tastes and aspirations of the individual. In the lower income group, this opportunity for variation is limited by the small amount left over after the necessities have been covered. The best way to arrive at the distribution most applicable to the individual is to keep a record of one's own expenditures over a period of time—a year if possible, and readjust one's practices by testing them against budgets such as we have suggested, wherever such change seems desirable.

Conclusion

We have proposed a budget to provide a minimum standard of health and self-respect for a self-supporting girl. This budget amounts to $17.50 a week.

This budget is based upon the experiences of a group of girls interviewed, supplemented by prevailing prices for rooms, food, clothing and other items.

Of the 100 girls interviewed during this study, fifty-nine earned less than $17.50 a week.

Forty-three of the fifty-nine girls earning less than $17.50 a week lived at home. Home residence made possible certain economies which eked out their earnings.

On the other hand, these home-residence girls paid practically as much for food and shelter as girls living in other ways. They sometimes saved on lunches by eating at home. Along with other girls, they economized on clothes, car fare, recreation and vacation.

There are girls employed in Cincinnati who do not live at home, and cannot be accommodated in organized homes.

The wage of non-family girls tends to be lowered by the wage of girls who are not actually self-supporting.

The proportion of girls receiving inadequate wages in this sample group may represent conditions throughout the community. State records show that more than half the girls and women employed in Hamilton County in 1928 earned less than $15.00 a week.

Inadequate wages threaten the health and social well-being of both the poorly paid worker and the community.

As Cincinnati grows industrially, local industry and business will want to attract more and more capable non-resident workers.

The self-respecting, efficient worker will not remain in a community where she cannot support herself in moderate comfort.

If Cincinnati is to progress in industry and business as she has along other lines, employers must realize that community, as well as individual welfare; that lessened need for organized relief; that increased consumer purchasing power, and that a city's reputation for enlightened business and industrial policies depend in large measure upon adequate earnings among her workers.

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Addenda

EXPENDITURES OF A SMALL GROUP OF NEGRO GIRLS

In addition to the 100 white girls interviewed, calls were made by two capable negro students on twenty-two negro girls. Limitations of time and expense prevented further effort to reach a large or more representative group, but as a matter of interest, the data relating to the girls reached is included. No attempt is made to draw deductions from this data.

AGE:

The ages of the twenty-two girls ranged from 18 to 27. There were three girls under 20 and four over 25.

RESIDENCE:

Fifteen of the twenty-two lived in organized institutions, five at home, one in a rented room and one had room and board provided in connection with her work.

TYPES OF EMPLOYMENT:

None of the negro girls reached were factory workers. They were employed in the following capacities:

Maid in office buildings or stores, insurance agent, clerical worker, counter girl, domestic worker, beauty culturist, seamstress, substitute teacher, nursery school teacher, student teacher.

STABILITY OF EMPLOYMENT:

Out of the twenty-two, nineteen had not been out of work during the preceding twelve months' period. One girl, handicapped by physical deformity, had been unemployed for six months, and had depended during that period upon the assistance of friends.

WAGES:

The distribution, according to wages earned, was as follows:

Weekly Wage*	No. Earning
$10.00, but less than $11.00	2
$11.00, but less than $12.00	1
$12.00, but less than $13.00	4
$13.00, but less than $14.00	1
$14.00, but less than $15.00	3
$15.00, but less than $16.00	2
$16.00, but less than $17.00	3
$18.00, but less than $19.00	3
$19.00, but less than $20.00	2
$20.00	1
Total number	22

The median wage of the group was $15.00.

The money value of meals or room rent was estimated, where necessary, and added to the weekly wage.

* Two girls earned $9.00 on one job, and $1.00 and $3.00 a week respectively by doing laundry in addition.

EXPENDITURES FOR VARIOUS BUDGET ITEMS

ROOM:

The expenditure for this item varied from $1.50 a week to $4.60. The room rates charged in the organized institutions housing negro girls are lower than the rates of those organized homes which quote room rates for white girls, without board. By far the largest proportion of this group lived in organized institutions.

BOARD:

Seven of the twenty-two girls received meals in connection with their jobs. In the majority of cases, the sum paid for board included three meals a day. This varied from $2.10 a week to $5.95 a week, with four girls spending $3.50 a week—the largest number paying a stated sum. The five girls who purchased lunch paid 10, 20, 25 and 30 cents for it.

CLOTHING:

The lowest expenditure for clothing, toilet supplies and accessories was $44.06 (that of the girl out of work for six months, referred to one Page 43). The highest expenditure was $315.45, by a girl employed as a maid in a private family, and having room and board furnished.

Three of the twenty-two girls spent under $70.00 a year for this item.

Four of the twenty-two girls spent between $100 and $150.00.

Three of the twenty-two girls spent between $150 and $200.

Nine of the twenty-two girls spent between $200 and $250.

Three of the twenty-two girls spent $300 and over.

The median expenditure of the group was $209.09.

Four girls reported that they or some member of their families made their clothes, at least in part.

MAINTENANCE:

Under this heading expenditures for dry cleaning ran from 50 cents a year up to $33.40, with a median for twenty-one girls of $9.75. For patronage of beauty parlors, on the part of twelve girls, the charges varied from $1.00 to $30.00, with a $7.50 median. The dividing point on money spent for mending and laundering materials was $2.45.

CAR FARE:

Fifteen of the twenty-two girls walked to work or worked at their places of residence. For the seven remaining the year's expense varied from $2.00 up to $62.40 ($1.20 a week). Three girls paid $1.00 a week for car fare.

HEALTH:

Nineteen out of twenty-two included in their statement of expenditures amounts varying from $1.00 to $75.00 for doctors', dentists', oculists' or other bills pertaining to physical disabilities.

Fourteen girls spent between $1.00 and $15.00 in this way. One girl in the group had used free clinical service when in need of medical attention.

LEISURE TIME:

Under the heading of recreation, eight girls had spent between 45 cents and $12.00, with a median of $4.20. Sixteen out of twenty-two gave to the church, amounts varying from $5.00 a year to $12.00. The largest number gave $5.00. Nine reported spending money for books, magazines, or newspapers, with $2.00 as the amount most prevalent. Fourteen girls had one or two weeks' vacation, spending from $2.50 to $75.00 (the expenditure of a resident teacher in an institution); $13.00 was the median expenditure for this item.

SAVINGS:

Savings ranged from $10 to $125 a year, with eight girls saving between $10 and $50; two between $50 and $100, and two saving $100 and over. The girls with the largest savings item earned $12.00 a week, and paid $5.85 a week for room and board.

INSURANCE:

Seventeen of the twenty-two girls had insurance. All paid over $10.00 a year in premiums, and one paid as much as $63.20. Five paid from $10.00 to $15.00; five from $15 to $20; four from $20 to $30, and four over $30 a year.

GIFTS:

All but one of the girls spent money on gifts, in amounts varying from $2.00 for the year up to $35.00. The largest number stating a given sum—five, spent $10.00.

MISCELLANEOUS:

There was considerable variation in this item, depending upon the type of residence. The median expenditure was $3.00.

Interesting evidence was obtained as to both as to the responsibilities which some of these negro girls carried, and the amount of help which they received from their families, to enable them to get along.

Four girls in particular contributed to their homes. A seamstress, earning $18.00 a week when employed, saved $50.00 for the education of a younger brother. An elevator operator, with a wage of $14.00, sent $84.00 to her mother. A girl employed as a domestic in a private family bought clothing for her small brother, at a cost of $144.00. A counter girl, whose wage of $13.00 was supplemented by free board and room in an institution, had sent $56.00 to her family during the preceding six months.

The opposite side of this picture was shown in twice as many cases out of the twenty-two. A relative sent $5.00 a month; the family paid half the cost of a winter coat; parents helped out three

girls earning $12.00, $13.00 and $15.00, when they were in need. Two student teachers, both spending $75.00 a year for classes at the University of Cincinnati, depended upon their families to supplement their earnings. One girl earning $11.00 a week had a good many clothes given her. The outstanding case of need was that of the handicapped girl mentioned previously, who, when out of employment, was obliged to seek lodging with friends, or help from a social agency.

In view of the occupations at which these negro girls were engaged, and of their type of residence, it seems probable that they were as favorably situated from the economic standpoint as any negro girls of their age.

Guide to Daily Selection of Food

Since it was found that 25 cents was the average amount spent for lunch by the majority of the girls interviewed during this investigation, suggestions for wise selection of foods have been given with this possible expenditure in view. It must be borne in mind, however, that all the meals of a day should be considered as a unit. The lunches listed on page 16 are not all balanced in themselves, but they are good combinations which can contribute toward a balanced diet for the day. Usually the deficient lunch will be found to be accompanied by a deficient breakfast and a deficient dinner respectively.

To enable one to check on the daily food supply, the following recommendations are made as a guide in the selection of the entire day's food:

1. Milk—Include one pint for each adult every day.

Why? Milk is our best food and it is the one food for which there is not a substitute. Milk furnishes material for muscles and blood; lime for the bones and teeth and other minerals necessary for health; energy for the body's work; vitamins, the lack of which causes stunted growth and much ill health.

2. Vegetables—Eat daily two vegetables besides potatoes and, if possible, one of these raw. The leafy ones like cabbage, spinach and other greens should be used two or three times a week.

Why? Vegetables are necessary because of their minerals and vitamins. Their bulk and water are aids in preventing constipation.

3. Fruits—Include at least one fruit each day, fresh when possible. Two are preferable.

Why? Fruits have the same uses as vegetables and in addition are appetizers.

4. Whole Grain Cereals—Plan to use daily a whole grain cereal in breakfast foods (such as rolled oats or cornmeal) or in bread (such as graham and whole wheat).

Why? Whole grains are of much greater value for bulk, minerals and vitamins than refined cereals and white bread. All cereals are inexpensive sources of enegry.

5. Meats—Do not eat meat more than once a day. Three or four times a week may be better, depending upon other proteins used.

Why? Meat is much less important than milk, fruits and vegetables. Eggs, cheese, dried beans and dried peas are good substitutes.

6. Fats—Allow at least ten to thirteen ounces per week.

Why? Fats are a good source of energy. An excess of fried foods may cause digestive upsets.

7. Sugar and Sweets—Limit the amount of sugar and sweets.

Why? They, too, are cheap sources of energy, but an excess takes away the appetitie and irritates the stomach.

8. Food requiring mastication, such as toast, bread, crusts, raw cabbage, celery. Include some foods of this type.

Why? They insure exercise of teeth and gums.

9. Tea and Coffee—Use moderate amounts.

Why? They contain no food value and are likely to be used in place of milk. They may have undesirable effects on some individuals.

10. Water—Each adult should have from six to eight glasses of water daily. In cases of constipation, the amounts should be increased.

Why? Water aids in the regulation of the body temperature, acts as an excellent food solvent and helps in carrying off waste products.

A FEW GENERAL SUGGESTIONS FOR LUNCH

1. Emphasis should be placed on fruits and vegetables, other than potatoes and dried beans. The leafy, juicy and bulky ones are to be given first place.
2. If one does not have milk at home, one should drink milk or choose foods which include milk, such as cream soups and custards.
3. Because the digestive system functions more effectively when something hot is included, the lunch should provide one hot dish or beverage. The latter is more beneficial than coca-cola, or other cold drinks.
4. It is unwise to spend ten cents for a clear soup with little food value; five cents should be the most for this dish.
5. Care should be exercised in the choice of meat substitutes so that one does not spend too much for this type of food. If it is not eaten for dinner, include it at noon.
6. It is desirable that the plate lunch be selected as a matter of economy whenever it includes a good combination, especially vegetables.

SUGGESTIONS FOR LUNCHES BROUGHT FROM HOME

Something hot to supplement the cold lunch is recommended, a vegetable soup or beverage being a good choice.

Lunch basket plans may well provide vegetables such as a ripe tomato in season, or fresh fruits, easily packed and refreshing as well. Lettuce, or tomato, grated carrot or chopped celery in one's sandwich, or stuffed celery as an accompaniment, are desirable variations. Different types of bread will help in this respect also. Use whole wheat bread in the luncheon if one does not have it at any other meal during the day.

Prepare for an enjoyable lunch by beginning the day right with a substantial breakfast: fruit, cereal or toast, or both, hot beverage, bacon or egg occasionally. A meagre breakfast means lack of energy food for the morning, consequent over-fatigue at noon, with little appetite for luncheon, and thus too little food may be eaten during the whole day.

SUGGESTIONS FOR WEEKLY MARKETING FOR TWO GIRLS DOING LIGHT-HOUSEKEEPING

Food	Amount	Measure	Cost
Milk	8 qts.	(1+ qt. per day)	$1.12
Cereals:			
Oats	12 oz.	(20 oz. pkg. at 10c every 9 days)	.06
Wheat flour	10 oz.	(2½ cups)	.034
Cornmeal	4 oz.	(¾ c.)	.012
Rice	2 oz.	(¼ c.)	.012
Bread	6 lbs.	(6 small loaves)	.516
Eggs	6		.224
Meat	5 lbs.	(14 servings—¼-lb. each)	1.75
Fats	1½-lbs.		.374
Vegetables:			
Potatoes	6 lbs.	(Av. 3 per lb.)	.18
Leafy	6 lbs.	(3-4 servings per lb.)	.18
Roots	1 lb.	(2½+ cups)	.046
Cabbage	1 lb.	(8 cups shredded)	.052
Legumes	1 lb.	(2½ cups dried beans)	.136
Tomatoes	24 ozs.	(Little more than No. 2 can)	.216
Fruit:			
Oranges	6		.222
Apples	6 lbs.	(about 3 per lb.)	.420
Dried	2 lbs.		.269
Bananas	2		.062
Sugar	2 lbs.		.136
Coffee	6 ozs.	(½-lb. amount for 1 wk. and 2 days)	.17
Accessories			.200
		Total	$6.389

SOME POSSIBLE MODIFICATIONS OF SUGGESTED FOOD LISTS

WHERE MORE THAN MINIMUM EXPENDITURE IS POSSIBLE:

Milk—Larger quantity and some cream.

Cereals—Greater variety in cooked and some of the "ready to serve."

Bread—Rolls, or fancy bread, occasionally.

Meat—Wider range of choice in cuts, including a few more expensive ones which may be quickly prepared.

Eggs—Increased number and use.

Fats—More butter and salad oil.

Fruits and Vegetables—More varied selection and larger amounts. The amount of fresh fruit and vegetables allowed for in the minimum budget is meagre.

Sugar—More if desserts are made at home.

Accessories—Additional kinds and variety. These will satisfy one's desire for variety, and tend to whet the appetite. Some substitutions may lend interest to the diet, such as using cheese instead

of dried beans. Some ready cooked foods may be purchased, as a means of saving time in preparing meals.

WHERE EXPENSES MUST BE REDUCED IN EVERY WAY:

The cost of the food list suggested on Page 17 might be somewhat reduced by modification in amount of such high calorie foods as bread, potatoes, and legumes, and in the more expensive meat items. Canned milk might be substituted for part of the fresh milk, as it is very nourishing, is usually cheaper, and keeps sweet longer.

It is advised that girls attempting to do light-housekeeping as inexpensively as possible buy few ready-cooked foods, as they do not justify the price.

SCHEDULE FOR INTERVIEWS WITH EMPLOYED GIRLS

(Name and address will not be used in connection with any information given.)

Name..... Date.....
Address..... Interviewer.....
Where employed at present.....
Occupation ..... Age.....
How long have you been employed at present job?.....
What do you earn weekly.....Monthly.....Yearly.....
Time work or piece work..... Full-time or part-time.....
Does this income include any meals, discounts, bonus, or commission.....
Any other source of income than job.....
Other jobs during past twelve months.....
(Include wage on each) .....
Out of work during past twelve months?..... If so, for how long.....
Total yearly income.....
Where are you living: At home..... Rooming house.....
Rented room, private family..... L. H. K. room.....
Organized home for girls.....
Do you room alone..... How many room with you.....
Is your room comfortably heated in winter..... well-lighted.....
How many windows..... What rent do you pay..... Room and board per week..... If you get any meals in your room, what do you spend for them per week..... If you get any meals outside the house where you live, what do you spend for:
Breakfast..... Luncheon ..... Dinner .....
If you get your board in one place, what does it cost you per week.....
This includes 2-3 meals on weekdays; 2-3 meals on Sundays.
If you live at home, what board do you pay.....
Does your mother or other relative do you laundering.....
make your clothes, outer.....under.....mend your clothes .....stockings..... Do anything else for you.....
What .....
Are you buying certain things for the home or family.....
Cost weekly..... Monthly.....
In what other way do you make a money contribution to the home.....

CLOTHING:

Do you buy all your clothing for cash or on installments.....
If you bought any clothing on installments during the 12 months ending the first of last month, what articles were so bought.....
(include price of each article)
.....
How much did you spend for clothing the past twelve months.....

Suggested list: (ask if other things were purchased)

Outside garments:
- Winter coat .....
- Spring coat .....
- Sweaters .....
- Raincoat .....
- Fur .....

Top garments:
- Silk dresses .....
- Jersey dresses .....
- Skirt .....
- Hats, felt and straw.....
- Washable dresses .....
- Smocks, uniforms .....
- Stockings .....
- Shoes (brands) .....
- Galoshes .....
- Gloves .....

Under garments:
- Slips .....
- Night gowns, pajamas.....
- Bloomers .....
- Brassieres .....
- Undervests .....
- Shorts or chemises.....
- Handkerchiefs .....
- Kimona .....
- Bedroom slippers .....
- Girdle, corselette .....
- Garters or g. belt.....

Toilet supplies:
- Compact .....
- Face powder .....
- Rouge .....
- Lipstick .....
- Bath powder .....
- Perfume .....
- Soap .....
- Cold cream .....
- Toothbrushes .....
- Toothpaste .....
- Hairbrush, comb .....
- Nailbrush .....
- Hair tonic .....
- Shoe polish .....
- Sanitary napkins .....
- Sanitary belt .....

Accessories:
- Bathing suit .....
- Bathing cap .....
- Purse .....
- Umbrella .....
- Scarf .....
- Jewelry .....
- Watch .....

What have you spent the past twelve months for:

- Medicine .....
- What kinds of medicine.....
- Doctor .....
- Dentist .....
- Oculist .....
- Chiropodist .....
- Beauty parlor .....
- Dry cleaning .....
- Shoe repairing .....
- Other repairs (watch, etc).....
- Insurance (what kind) .....
- Movies .....
- Theatre .....
- Concerts .....
- Outdoor recreation .....
- Church .....
- Dues to organizations.....
- Books, newspapers, magazines.....
- Carfare .....

How much did you spend for such incidentals as:

- Stationery .....
- Stamps .....
- Darning materials .....
- Washing materials .....
- Use of phone .....
- Photographs, kodak films.....
- Phonograph records .....
- Candy .....
- Crackers .....
- Cigarettes .....
- Baggage .....
- Other incidentals .....

What did you spend for evening classes of any kinds or other advancement .....

Are you contributing toward the support or education of anyone else.....
How much..... Are you paying off debts or obligations (your own or someone else's)..... If so, how much per week.....
per month..... For the year.....

How much did you save out of your earnings..... .. ..

How long a vacation did you have.....With or without pay.....
What did you spend for vacation.....

What did you spend for gifts.....

What gifts did you receive..... Their approximate value
.....

If you received gifts of used clothing, did you wear them.....
approximate value.....

Did you hand on any clothes for others to wear.....
approximate value.....

Type of neighborhood where girl lives: Free from noise.....free from polluted air..... Near transportation..... Kind.....

PUT NOTES AND SUMMING UP OF BUDGET ON BACK.

MSH # 24022

END OF
TITLE